

Description:

To equitably, effectively and efficiently administer the Idaho Insurance Code.

Major Functions and Targeted Performance Standard(s) for Each Function:

1. To monitor the condition of domestic, foreign and alien insurers.

- A. Accreditation status of the Idaho Department of Insurance as determined by the NAIC.

Actual Results			
1996	1997	1998	1999
accredited	accredited	accredited	accredited
Projected Results			
2000	2001	2002	2003
accredited	accredited	accredited	accredited

- B. The number of company financial analyses completed.

Actual Results			
1996	1997	1998	1999
288	232	242	244
Projected Results			
2000	2001	2002	2003
250	250	250	250

- C. The number of company examinations completed.

Actual Results			
1996	1997	1998	1999
6	3	9	11
Projected Results			
2000	2001	2002	2003
12	10	10	10

2. To provide timely approval/disapproval of applications for a certificate of authority to do business as an insurer in the State of Idaho.

- A. The number of applications received.

Actual Results			
1996	1997	1998	1999
42	54	56	65
Projected Results			
2000	2001	2002	2003
70	75	75	80

- B. The number of applications approved or disapproved within thirty days of receipt of a complete application.

Actual Results			
1996	1997	1998	1999
31	46	34	60
Projected Results			
2000	2001	2002	2003
60	65	70	75

Insurance, Department of

Department of Insurance

3. To efficiently complete insurance company supervisions, rehabilitations and liquidations.

A. The number of supervisions, rehabilitations and liquidations in progress.

Actual Results			
1996	1997	1998	1999
6	5	3	1
Projected Results			
2000	2001	2002	2003
1	1	1	1

B. The number of supervisions, rehabilitations and liquidations completed.

Actual Results			
1996	1997	1998	1999
5	1	4	0
Projected Results			
2000	2001	2002	2003
1	1	1	1

4. To provide an effective file and use system for insurance policy rates and forms.

A. The number of rates and forms filed.

Actual Results			
1996	1997	1998	1999
50,692	36,000	42,466	58,330
Projected Results			
2000	2001	2002	2003
60,000	60,000	60,000	60,000

B. The number of rates and forms analyzed.

Actual Results			
1996	1997	1998	1999
13,182	1,861	1,500	3,463
Projected Results			
2000	2001	2002	2003
3,500	3,500	3,500	3,500

C. The number of rates and forms reviewed.

Actual Results			
1996	1997	1998	1999
28,294	5,000	5,046	5,665
Projected Results			
2000	2001	2002	2003
6,000	6,000	6,000	6,000

5. To efficiently collect and account for premium taxes and audit tax and fee returns.

A. The number of returns filed.

Actual Results			
1996	1997	1998	1999
13,237	13,224	12,470	12,526
Projected Results			
2000	2001	2002	2003
12,777	13,032	13,293	13,600

B. The number of returns audited.

Actual Results			
1996	1997	1998	1999
13,237	13,224	12,470	12,526
Projected Results			
2000	2001	2002	2003
12,777	13,032	13,293	13,600

C. The amount of tax and fees collected.

Actual Results			
1996	1997	1998	1999
\$47,139,100	\$46,226,488	\$47,700,946	\$51,738,739
Projected Results			
2000	2001	2002	2003
\$52,773,514	\$53,828,984,	\$54,905,564	\$56,003,675

6. To efficiently license insurance producers.

A. Number of new license applications received.

Actual Results			
1996	1997	1998	1999
3,856	5,594	5,337	7,246
Projected Results			
2000	2001	2002	2003
7,500	8,000	8,500	9,000

B. Average turn around time on license requests.

Actual Results			
1996	1997	1998	1999
7 days	10 days	7 days	7 days
Projected Results			
2000	2001	2002	2003
7 days	5 days	5 days	5 days

Insurance, Department of
Department of Insurance

C. Number of agent appointments received from insurance companies.

Actual Results			
1996	1997	1998	1999
17,061	16,529	24,054	24,146
Projected Results			
2000	2001	2002	2003
25,000	26,000	26,000	27,000

D. Average turn around time on agent appointments.

Actual Results			
1996	1997	1998	1999
4 days	4 days	3 days	3 days
Projected Results			
2000	2001	2002	2003
3 days	3 days	3 days	3 days

E. Number of continuing education courses received.

Actual Results			
1996	1997	1998	1999
1,029	1,330	1,329	1,433
Projected Results			
2000	2001	2002	2003
1,450	1,500	1,600	1,600

F. Average turn around time on course approvals.

Actual Results			
1996	1997	1998	1999
15 days	15 days	15 days	15 days
Projected Results			
2000	2001	2002	2003
15 days	15 days	15 days	15 days

7. To provide an effective forum for the analysis and resolution of consumer and industry inquiries and complaints.

A. The number of written inquiries and complaints received.

Actual Results			
1996	1997	1998	1999
1,300	1,379	1,507	1,168
Projected Results			
2000	2001	2002	2003
1,500	1,500	1,600	1,700

B. The number of telephone inquiries.

Actual Results			
1996	1997	1998	1999
12,915	14,476	16,319	14,317
Projected Results			
2000	2001	2002	2003
16,000	16,500	17,500	17,500

C. The dollar value of claims paid to complainants due to intervention by Consumer Affairs.

Actual Results			
1996	1997	1998	1999
\$1,707,000	\$2,796,000	\$2,680,000	\$3,173,000
Projected Results			
2000	2001	2002	2003
\$2,800,000	\$2,900,000	\$3,000,000	\$3,000,000

8. To deal appropriately with allegations of violations of the insurance code involving marketing practices.

A. Number of cases investigated by department.

Actual Results			
1996	1997	1998	1999
21	74	86	101
Projected Results			
2000	2001	2002	2003
100	110	120	120

B. Number of investigations referred for administrative or civil action.

Actual Results			
1996	1997	1998	1999
4	20	19	17
Projected Results			
2000	2001	2002	2003
20	20	25	25

C. Number of cases in which administrative or civil action was taken.

Actual Results			
1996	1997	1998	1999
3	12	20	9
Projected Results			
2000	2001	2002	2003
25	25	30	30

Insurance, Department of
Department of Insurance

9. To develop a statewide program to investigate allegations of insurance fraud.

A. Number of cases referred to the department.

Actual Results			
1996	1997	1998	1999
210	218	269	182
Projected Results			
2000	2001	2002	2003
225	225	250	275

B. Number of cases submitted for prosecution.

Actual Results			
1996	1997	1998	1999
37	43	37	47
Projected Results			
2000	2001	2002	2003
50	60	65	70

C. Number of cases in which the defendant pled guilty or was convicted of insurance fraud.

Actual Results			
1996	1997	1998	1999
36	24	14	15
Projected Results			
2000	2001	2002	2003
25	25	30	30

Program Results and Effect:

The action of assigning each company to a specific analyst has improved the department's ability to monitor the financial and operational activities and condition of such companies through a continuity of knowledge. In addition, by involving the analyst in the examination planning process, the department is better able to manage the scope of the examination and direct the attention of the financial examiner to areas warranting close attention. The result is a more efficient examination. The single analyst approach also enhances departmental responsiveness by maintaining a higher level of ongoing knowledge of company condition and reducing dependence on dated information received from periodic financial examinations.

As a result of modification of the department's admission process, we have reduced our admission time to less than 30 days for financial approval. Admission time is now only delayed by a lack of company response or other outside variables. The list of companies in our admission process has declined from over 185 in 1995 to 12 as of June 30, 1999. The Department did 52 admissions in FY99 with 47 receiving financial approval within 30 days.

The agency licensing section has experienced an average of a 5% increase in the number of licensed agents of the last 3 consecutive years. In spite of this growth, automation and procedural changes have helped the same number of personnel keep up with this increased workload. Further simplification of the licensing process should help the section handle the increased future workload with minimal added personnel.

The agent licensing section currently maintains licenses for approximately 15,900 insurance producers located in jurisdictions throughout the United States and foreign countries. During FY96, the department installed a new licensing system. The implementation of this system created an initial backlog in the processing of applications and agent appointments and substantial delays were experienced. However, since implementation the system now enables us to process a greater amount of applications, appointments, and information without the need for additional personnel.

The Idaho Code mandates that insurers and their representatives operate within the parameters of the law. The consumer affairs division is a resource for both the industry and the public to have questions answered regarding those laws and how they apply. In addition, where a question of proper compliance exists regarding the law, the section investigates and meets a determination whether a violation exists and takes steps to resolve such questions in an expedient manner for the consumer.

Insurance fraud in the United States and in Idaho continues to cost the insurance buying public in terms of higher premiums. The aggressive pursuit to curb the increase of this type of crime is one of the objectives of our investigative section. This objective is being accomplished through cooperative investigative efforts between the industry and local law enforcement bureaus and through public education.

For more information contact Mary Hartung at 334-4250.

Insurance, Department of

Division of State Fire Marshall

Description:

Participate in and coordinate an integrated statewide system designed to protect human life from fire and explosion through fire prevention and investigation.

Major Functions and Targeted Performance Standard(s) for Each Function:

1. To provide a statewide program for fire prevention.

- A. Review, amend and adopt uniform fire codes and standards within one year of publication.

Actual Results			
1996	1997	1998	1999
-	-	1	-
Projected Results			
2000	2001	2002	2003
-	1	-	-

- B. Meet with local authorities yearly or at their request regarding local problems and concerns that effect code adoption.

Actual Results			
1996	1997	1998	1999
162	235	200	171
Projected Results			
2000	2001	2002	2003
230	230	230	230

- C. Provide informal code interpretations daily by phone and personal visits.

Actual Results			
1996	1997	1998	1999
1,500	2,084	2,977	1,890
Projected Results			
2000	2001	2002	2003
2,500	2,500	2,600	2,500

- D. Provide formal code interpretations within 30 days of request.

Actual Results			
1996	1997	1998	1999
4	4	5	6
Projected Results			
2000	2001	2002	2003
14	16	15	10

- E. Develop instruction courses and training materials within six months after the adoption of new fire codes.

Actual Results			
1996	1997	1998	1999
5	7	6	12
Projected Results			
2000	2001	2002	2003
12	12	9	10

Insurance, Department of
Division of State Fire Marshall

F. Respond to requests for fire code training within two weeks of request.

Actual Results			
1996	1997	1998	1999
100%	100%	100%	100%
Projected Results			
2000	2001	2002	2003
100%	100%	100%	100%

G. Respond to local government requests for building inspection assistance within two weeks.

Actual Results			
1996	1997	1998	1999
326	102	145	111
Projected Results			
2000	2001	2002	2003
120	130	140	125

H. Provide building inspection reports to local authorities within two weeks of completed inspection.

Actual Results			
1996	1997	1998	1999
100%	100%	95%	100%
Projected Results			
2000	2001	2002	2003
100%	100%	100%	100%

I. Respond to requests for sprinkler plan reviews within two weeks.

Actual Results			
1996	1997	1998	1999
131	355	376	277
Projected Results			
2000	2001	2002	2003
310	310	275	275

J. Provide written sprinkler plan reviews within five days of review completion.

Actual Results			
1996	1997	1998	1999
100%	100%	100%	100%
Projected Results			
2000	2001	2002	2003
100%	100%	100%	100%

K. Increase the number of local authorities reporting fire statistics on a voluntary basis by ten percent (10%).

Actual Results			
1996	1997	1998	1999
139	137	146	142
Projected Results			
2000	2001	2002	2003
150	155	160	160

Insurance, Department of
Division of State Fire Marshall

- L. Train local authorities to increase accuracy of fire statistical reports.

Actual Results			
1996	1997	1998	1999
6	11	6	4
Projected Results			
2000	2001	2002	2003
25	25	25	15

2. To investigate fires and assist in the prosecution of arson claims at the request of local units of government.

- A. Respond to request for investigation of fire within 24 hours

Actual Results			
1996	1997	1998	1999
103	93	113	76
Projected Results			
2000	2001	2002	2003
110	105	105	100

- B. Provide written investigative report within ten days.

Actual Results			
1996	1997	1998	1999
95%	95%	95%	100%
Projected Results			
2000	2001	2002	2003
100%	100%	100%	100%

- C. Provide assistance to local prosecuting attorneys within 24 hours of request.

Actual Results			
1996	1997	1998	1999
100%	100%	100%	100%
Projected Results			
2000	2001	2002	2003
100%	100%	100%	100%

- D. Maintain up-to-date instructional courses and training materials to keep pace with the changing technology of fire investigation.

Actual Results			
1996	1997	1998	1999
18	10	16	23
Projected Results			
2000	2001	2002	2003
20	20	20	15

Insurance, Department of
Division of State Fire Marshall

E. Respond to requests for fire investigation training with two weeks of request.

Actual Results			
1996	1997	1998	1999
100%	100%	100%	100%
Projected Results			
2000	2001	2002	2003
100%	100%	100%	100%

Program Results and Effect:

The State Fire Marshal's ability to adopt new codes and train local officials in their use will reduce the losses citizens are subject to from fire. Providing limited manpower to assist local authorities with inspections and plan reviews aids small communities with volunteer or limited paid departments that are unable to complete these tasks. All inspections and plan reviews are done at the request of local authorities. The collection and tabulation of fire data is vital to establish trends and code deficiencies. The investigations of fires and the prosecution of arson cases in small communities serve as a deterrent. All investigations are done at the request of local authorities.

For more information contact Don McCoy at 334-4370.